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## Prairie Publications



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### Help Build for the Future with Habitat for Humanity



The Diversity and Multicultural Initiatives

Committee is pleased to announce the RMASFAA Philanthropy Project for the 2004 Conference. In keeping with the conference theme, RMASFAA will assist Omaha Habitat for Humanity (OHFH), Inc. What better way to carry out the theme than by helping families in need "build for the future!"

OHFH will have four homes in various stages of construction. **RMASFAA will assist Habitat homeowners, volunteers, and RMASFAA colleagues on Sunday, October 17, from 10:00 a.m. - 2:00 p.m.** Transportation from the Embassy Suites to the build sites will be provided. No special skills are required — just the desire to assist a family in need and help eliminate substandard and poverty housing in Omaha.

To register for this project, visit http://www.rmasfaa.org/docs/forms/confHabitat.html.

Sign up today! Volunteer your time on a build.



To place your hotel reservation, call the Embassy Suites at 1-800-EMBASSY or go to www.embassysuitesomaha.com and click on Reservations. Be sure to use the Convention Code 'RMA' when registering either way.

You must reserve your room by September 24.

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### **DOE Audit of BND Concludes Without Findings**

During the week of July 19, the Department of Education (DOE) was at Bank of North Dakota to review student loan activities from a servicer perspective. Only loans serviced for other entities were included in this review. Upon completion of the review, it was reported that no findings were noted.

The DOE examiners mentioned that this was probably a first for them as no one could remember another review without any findings. SLND-Guarantor would like to congratulate Bank of North Dakota for this outstanding review and thank them for making student loan servicing a top priority.

Wally Erhardt, Assoc. Director of Operations - SLND-Guarantor

### eCommerce Project Update

The weekend of July 2, SLND-Guarantor deployed its final phase of our self-developed, Web-based computer system. This phase, which completed the base Guarantor system, included the processing for the various postclaim collection functions.

"Our plan is to continue in production parallel processing through our fiscal year end, which is September 30."

As with any change of this magnitude, we anticipated issues to arise. To minimize this risk, the decision was made to process production work in parallel between the old and new environments. This has really helped us to identify issues and exceptions in processing. Currently, our computer programmers are working to resolve these issues. Our plan is to continue in production parallel processing through our fiscal year end, which is September 30. At that time we will turn off our old mainframe system and be in the new environment exclusively.

Our staff is finding the new system to be more efficient and requiring less input; however, they are finding the processing speed could be improved. As a result, we are monitoring all functions for performance testing. Our goal is to improve system performance across the board.

### **New Loan Processing Update**

For the state schools that are now processing loans with the new PeolpeSoft software, processing at SLND is going well. As with any new process, there were those initial bugs to work out. We are happy to report that we are beyond that point and are finding the process to be moving to a more stabilized environment.

Wally Erhardt, Assoc. Director of Operations - SLND-Guarantor

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## **Guaranteeing Loans for Borrowers with Prior Defaults**

SLND has not implemented an automated process within our "Instant Guarantee Process" to check for borrowers with prior defaulted student loans that have been reinstated. The main reason for this is because defaulted loans, until recently, have been processed on our old mainframe computer system. With these loans now added to our Web-based system, we will look to automate this process.

In the meantime as these loans reject on our system, our staff will check for them daily to see if they can be manually added to our system and guaranteed. If you are reviewing rejects, you may want to pass on working these as our staff may have already processed them for you. If the loan request is unable to be guaranteed, we will inform you.

"If you [financial aid staff] are reviewing rejects, you may want to pass on working these as our [SLND] staff may have already processed them for you."

Wally Erhardt, Assoc. Director of Operations - SLND-Guarantor

# Governor Hoeven Proclaims September as College Savings Month

National statistics illustrate that one of the greatest area of financial concern among U.S. citizens is how to pay for their children's college education. To help people think about future college costs, Governor Hoeven has proclaimed September as "College Savings Month." "It is in the State's interest that access to postsecondary education for our children be maintained and parents be encouraged to save for their children," stated Governor Hoeven in the proclamation he recently signed.

The state of North Dakota has a college savings plan called College SAVE, a 529 qualified tuition plan enacted through laws passed by the state legislature.

The national College Savings Plan Network forecasts that more and more responsibility will fall on the families of our nation to pay for college costs. "We help people achieve their dream of a higher education by not only providing student loans for those who want to attend college now, but by also offering the College SAVE 529 plan to help people save for future college dreams," said Julie Kubisiak, director of Student Loans.

More information about North Dakota's College SAVE plan can be found on the Web site *www.collegesave4u.com* or call toll-free at 1-866-SAVE529.

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## Congratulations to BSC on Move to New Office Location!

Congratulations to the Bismarck State College financial aid staff on their recent move to a new office location. Jeff Jacobs, Linda Greenstein, Jocelyn Deutsch, and Kristin Ellingson are in the same building on campus, but have moved down the hall to a newly remodeled office area. The move gives them more space to serve the financial needs of students at BSC.



# Schools Encouraged to Make the Most of the Free Services Offered by Mapping Your Future

Following are some tips to make the most of what Mapping Your Future offers to schools:

Customize the experience – Mapping Your Future offers several customization options for schools using Online Student Loan Counseling. Schools can create a school-specific start page to include the school's logo and information about the financial aid office and other school programs and policies; select the questions they want their students to answer in the counseling session; determine how much data they want to collect from their students; provide additional financial literacy content; and take other steps to customize the service for their office and their students.

"...schools are encouraged to use the many services and features on the site to implement default prevention, money management, and early awareness strategies."

**Explore the options for retrieving data** – Mapping Your Future offers several options to download data – based on what best fits their office. Financial aid offices can view records online, retrieve records for paper filing processes, or export data files for downloading into financial aid management systems. In addition, Mapping Your Future now offers SchoolExpress for those schools that want to automate the process.

Seek assistance through customer service and other features – Mapping Your Future offers prompt customer service to schools needing assistance with any aspect of implementing or using Mapping Your Future. In addition, schools are encouraged to use the many services and features on the site to implement default prevention, money management, and early awareness strategies. More information can be found online at <a href="http://mapping-your-future.org/services/fao.cfm">http://mapping-your-future.org/services/fao.cfm</a>.

If you have any questions about any of these tips, contact Beth Ziehmer at: **beth.ziehmer@mapping-your-future.org** or (573) 796-3730 or visit the Web site at **http://mapping-your-future.org** and click on "Contact Us" on the home page.

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### September 2004 SD Career Fair Schedule

Mon 4	Mitchell Sioux Falls	DWU Wellness Center Washington High School	9:00 a.m 12:55 p.m. 5:30 - 7:00 p.m.		
Tue 5	Sioux Falls	Washington High School	8:00 a.m 2:30 p.m.		
Wed 6	Brookings Watertown	SDSU Frost Arena Watertown High School	9:00 - 11:00 a.m. 11:00 a.m 2:55 p.m.		
Thur 7	Vermillion	USD Dakota Dome	9:00 - 11:00 a.m.	Go to the last page of this	
Tues 19	Pierre	Riggs High School	1:00 - 3:00 p.m.	publication to see the career fair	
Wed 20	Spearfish	BHSU	8:30 a.m Noon *	schedule for North Dakota!	
Thur 21	Rapid City	Rushmore Civic Center	8:00 a.m Noon *		
Mon 25	Miller Huron	Miller Armory Huron Arena	9:00 - 10:55 a.m. 12:50 - 3:10 p.m.		
Tue 26	Milbank	Milbank High School	9:15 - 10:55 a.m.		
Wed 27	Mobridge	Mobridge High School	9:00 - 10:45 a.m.		
Thur 28	Aberdeen	Central High School	8:00 a.m Noon		
* Indicates Mountain Time					

<sup>\*</sup> Indicates Mountain Time

# Remember to Set the Date for High School Counselor Workshops

The NDASFAA Awareness Committee would like to remind members to set dates for the High School Counselor Workshops. The workshops are scheduled for the week of November 15-19, 2004. So far, Minot State University has scheduled their workshop for Tuesday, November 16, and University of North Dakota has set theirs for Wednesday, November 17. Please inform Peggy Anderson of your scheduled High School Counselor Workshops by calling 1-800-554-2717 or e-mail to *ppanders@state.nd.us*. Once we receive the information, we will send out a letter informing high school counselors of the dates. Thanks!

Lynn Aaberg & Peggy Anderson NDASFAA Awareness Committee Co-Chairs Page 6 Prairie Publications



Yvonne Remmick

### **Spotlight on SLND!**

Yvonne Remmick has been employed with BND for about nine years. Yvonne began her career with the Bank as a teller in the Retail Department. She worked in retail for about four years before transferring to SLND as a Customer Service Representative. Yvonne values the borrowers' needs and makes it her goal to do whatever she can to provide them with the assistance they need to understand their student loan options and make arrangements best suited for each borrower.

Outside of SLND, Yvonne keeps very busy with her favorite hobby—her family. The family includes Ken, her husband of 20 years, and her "lil" pumpkins," Jennifer 19, who will be a college sophomore at BSC; and Ashley, 14, who will be attending Wachter Middle School as a freshman.

Yvonne enjoys fishing, watching a great movie, watching Ashley play softball, or simply being able to have supper together as a family. You may hear Yvonne reminding all of us from time to time that "life is so short—you need to live it to the fullest!"



Genelle Dollinger

Genelle Dollinger started working at SLND in January 2000 as an incoming Customer Service Representative. She moved to her current position as a Collection Officer I in August 2001. "It is challenging to find delinquent borrowers and find ways to assist them, but is rewarding when we are able to help them resolve their delinquent accounts."

Away from work, Genelle enjoys spending time with her family. She has been married to her husband Kelly for 12 1/2 years. They have 2 daughters, Jordan, 9 1/2, who is a 4th grader and Kara, 7, who is a 1st grader. When Genelle has some free time, she enjoys playing volleyball, walking, and her new favorite sport – golf.

### Who's Coming & Going at SLND!

Wanda Thesing has accepted the full-time HR Tech position with BND. Wanda currently holds an Administrative Assistant I position with the SLND Loan Servicing area on a part-time basis. Wanda has been with BND for 17 years and has accumulated a great deal of banking experience in several areas of BND. She successfully completed various banking courses receiving a General Banking diploma through the American Institute of Banking and is a graduate of the School of Banking.

We wish Wanda well in her new position!

\* Indicates Mountain Time

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Administered by Bank of North Dakota Overseen by Industrial Commission of North Dakota

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Prairie Publications by Student Loans of North Dakota-Guarantor is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.



### **Upcoming Events**

#### **RMASFAA 2004 Conference**

October 17-20 Embassy Suites, Omaha NE http://www.rmasfaa.org/docs/toc\_conference.html

### September 2004 ND Career Fair Schedule

Mon 13 Tue 14	Hettinger Dickinson Beulah	Hettinger High School Wienbergen Gym Beulah High School	1:00 - 2:15 p.m.* 9:00 - 11:15 a.m.* 1:00 - 2:30 p.m.*
Wed 15	Williston	Williston College Gym	9:00 - 11:00 a.m.
	Stanley	Stanley High School	1:00 - 2:00 p.m.
	Minot	Magic City Campus Gym	6:00 - 7:30 p.m.
Thur 16	Minot	Magic City Campus Gym	8:30 - 11:30 a.m.
Mon 20	Fargo/Moorhead	Concordia College	9:00 - 11:30 a.m.
	Wahpeton	NDSCS Act. Center	1:30 - 3:00 p.m.
	Fargo/Moorhead	Concordia College	6:00 - 8:00 p.m.
Tue 21	LaMoure	LaMoure High School	9:00 - 10:30 a.m.
	Valley City	VCSU Field House	1:30 - 3:00 p.m.
Wed 22	Jamestown	JC's Hansen Center	9:15 - 10:45 a.m.
	Wishek	Armory	1:30 - 3:00 p.m.
	Bismarck	Century High School	6:00 - 7:30 p.m.
Thur 23	Bismarck	Century High School	8:30 - 11:30 a.m.
	Washburn	Washburn High School	1:30 - 3:00 p.m.
Tue 28	Mayville	MSU Field House	9:00 - 10:30 a.m.
	Grand Forks	UND	6:00 - 8:00 p.m.
Wed 29	Grafton	Grafton High School	9:00 - 10:30 a.m.
	Devils Lake	LRSC	1:30 - 3:00 p.m.
	Devils Lake	LRSC	5:30 - 6:30 p.m.
Thur 30	Harvey	Harvey High School	9:00 - 10:30 a.m.
	Bottineau	MiSU-Bott. Thatcher Hall	1:00 - 2:15 p.m.